

# Closing Disclosure

## Closing Information

**Date Issued**  
**Closing Date** May 17, 2019  
**Disbursement Date** May 17, 2019  
**Settlement Agent** Francis J. O'Reilly, Esq.  
**File #**  
**Property** 70 Athena Court  
**Sale Price** Mahopac, NY 10541  
**615000**

## Transaction Information

**Borrower** Carolyn Tullipano  
18 Gerry Road  
Poughkeepsie, NY 12603  
**Seller** Matthew Cascioli  
201 Williamsburg Drive  
Mahopac, NY 10541

## Summaries of Transactions

### SELLER'S TRANSACTION

Due to Seller at Closing	\$ 620,763.04
01 Sale Price of Property	\$ 615,000.00
02 Sale Price of Any Personal Property Included in Sale	\$ 0.00
03	
04	
05	
06	
07	
08	

### Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	to	
10 County Taxes	to 12/31/19	\$ 3,885.12
11 Assessments	to	
12		
13 School Taxes to 6/30/2019		\$ 1,877.92
14		
15		
16		

### Due from Seller at Closing

01 Excess Deposit	\$ 620,763.04
02 Closing Costs Paid at Closing (J)	\$ 581,097.54
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06 Realtor Fees to J.Philip Real Estate	\$ 18,450.00
07 Realtor Fees to	\$ 18,450.00
08 Seller Credit	
09 Recording Fees	\$ 55.50
10 Pick Up Fee to Title Co.	\$ 250.00
11 NYS Transfer Tax	\$ 2,460.00
12	
13	

### Adjustments for Items Unpaid by Seller

14 City/Town Taxes	to	
15 County Taxes	to	
16 Assessments	to	
17 Common Charges		
18		
19		

### CALCULATION

Total Due to Seller at Closing	\$ 620,763.04
Total Due from Seller at Closing	\$ 620,763.04
<b>Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller</b>	<b>\$ 0.00</b>

## Contact Information

### REAL ESTATE BROKER (B)

**Name** J. Philip Real Estate LLC  
**Address** 593 Route 6  
Mahopac, NY 10541  
**License ID**  
**Contact** Jennifer Maher  
**Contact License ID**  
**Email** jennmaher1@gmail.com  
**Phone** (914) 330-7222

### REAL ESTATE BROKER (S)

**Name** Houlihan Lawrence  
**Address** Village Green, PO Box 458  
Bedford, NY 10506  
**License ID**  
**Contact** Lindsay Matthews  
**Contact License ID**  
**Email** lmatthews@houlihanlawrence.com  
**Phone** 914-318-1394

### SETTLEMENT AGENT

**Name** Francis J. O'Reilly, Esq.  
**Address** 1961 Route 6  
Carmel, New York 10512  
**License ID**  
**Contact** Frank J. Corigliano, Esq.  
**Contact License ID**  
**Email** fcorigliano@mahopaclawyer.com  
**Phone** (845) 225-5800

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

# Closing Disclosure

## Closing Information

**Date Issued**  
**Closing Date** May 17, 2019  
**Disbursement Date** May 17, 2019  
**Settlement Agent** Francis J. O'Reilly, Esq.  
**File #**  
**Property** 70 Athena Court  
**Sale Price** Mahopac, NY 10541  
**\$615,000.00**

## Transaction Information

**Borrower** Richard Blasetti and Serena Blasetti  
31 Watson Way  
Putnam Valley, NY 10579  
**Seller** Marc Kessman  
70 Athena Court  
Mahopac, NY 10541

## Summaries of Transactions

### SELLER'S TRANSACTION

<b>Due to Seller at Closing</b>	\$ 620,763.04
01 Sale Price of Property	\$ 615,000.00
02 Sale Price of Any Personal Property Included in Sale	\$ 0.00

03

04

05

06

07

08

### Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	to	
10 County Taxes	to 12/31/19	\$ 3,885.12
11 Assessments	to	

12

13 School Taxes to 6/30/2019	\$ 1,877.92
------------------------------	-------------

14

15

16

<b>Due from Seller at Closing</b>	\$ 620,763.04
-----------------------------------	---------------

01 Excess Deposit	
-------------------	--

02 Closing Costs Paid at Closing (J)	\$ 581,097.54
--------------------------------------	---------------

03 Existing Loan(s) Assumed or Taken Subject to	
---	--

04 Payoff of First Mortgage Loan	
----------------------------------	--

05 Payoff of Second Mortgage Loan	
-----------------------------------	--

06 Realtor Fees to J.Philip Real Estate	\$ 18,450.00
---	--------------

07 Realtor Fees to	\$ 18,450.00
--------------------	--------------

08 Seller Credit	
------------------	--

09 Recording Fees	\$ 55.50
-------------------	----------

10 Pick Up Fee to Title Co.	\$ 250.00
-----------------------------	-----------

11 NYS Transfer Tax	\$ 2,460.00
---------------------	-------------

12

13

### Adjustments for Items Unpaid by Seller

14 City/Town Taxes	to	
15 County Taxes	to	
16 Assessments	to	

17 Common Charges	
-------------------	--

18

19

<b>CALCULATION</b>	
--------------------	--

Total Due to Seller at Closing	\$ 620,763.04
--------------------------------	---------------

Total Due from Seller at Closing	\$ 620,763.04
----------------------------------	---------------

<b>Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller</b>	\$ 0.00
---	---------

## Contact Information

### REAL ESTATE BROKER (B)

<b>Name</b>	J. Philip Real Estate LLC
<b>Address</b>	593 Route 6 Mahopac, NY 10541
<b>License ID</b>	
<b>Contact</b>	Jennifer Maher
<b>Contact License ID</b>	
<b>Email</b>	jennmaher1@gmail.com
<b>Phone</b>	(914) 330-7222

### REAL ESTATE BROKER (S)

<b>Name</b>	Houlihan Lawrence
<b>Address</b>	Village Green, PO Box 458 Bedford, NY 10506
<b>License ID</b>	
<b>Contact</b>	Lindsay Matthews
<b>Contact License ID</b>	
<b>Email</b>	lmatthews@houlihanlawrence.com
<b>Phone</b>	(914) 318-1394

### SETTLEMENT AGENT

<b>Name</b>	Francis J. O'Reilly, Esq.
<b>Address</b>	1961 Route 6 Carmel, New York 10512
<b>License ID</b>	
<b>Contact</b>	Frank J. Corigliano, Esq.
<b>Contact License ID</b>	
<b>Email</b>	fcorigliano@mahopaclawyer.com
<b>Phone</b>	(845) 225-5800

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

**Closing Cost Details**

		<b>Seller-Paid</b>	
		At Closing	Before Closing
<b>Loan Costs</b>			
<b>A. Origination Charges</b>			
01 % of Loan Amount (Points)			
02			
03			
04 Payoff First Mortgage to Bank of America, N.A.		\$ 577,597.54	
05 Attorney Fee to Francis J. O'Reilly, Esq.		\$ 3,500.00	
06			
07			
08			
<b>B. Services Borrower Did Not Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>C. Services Borrower Did Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>Other Costs</b>			
<b>E. Taxes and Other Government Fees</b>			
01 Recording Fees	Deed:	Mortgage:	
02			
<b>F. Prepads</b>			
01 Homeowner's Insurance Premium ( mo.)			
02 Mortgage Insurance Premium ( mo.)			
03 Prepaid Interest ( per day from to )			
04 Property Taxes ( mo.)			
05			
<b>G. Initial Escrow Payment at Closing</b>			
01 Homeowner's Insurance	per month for mo.		
02 Mortgage Insurance	per month for mo.		
03 Property Taxes	per month for mo.		
04			
05			
06			
07			
08 Aggregate Adjustment			
<b>H. Other</b>			
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			
11			
12			
13			
<b>J. TOTAL CLOSING COSTS</b>		<b>\$ 581,097.54</b>	<b>\$ 0.00</b>

**Seller Addendum**

**Confirm Receipt**

By Signing, you are only confirming that you have received this form.

---

Seller Signature

Date

---

Co-Seller Signature

Date